## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

## ATTORNEY DOCKET NO. 049788-0102

Bruce BENT et al.

Title:

SYSTEMS AND METHODS FOR PROVIDING LOAN MANAGEMENT FROM CASH OR DEFERRED INCOME

ARRANGEMENTS

Appl. No.:

10/092,279

Filing Date:

03/06/2002

Examiner:

Harish T. Dass

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Number:

## TRANSMITTAL OF REPLACEMENT FORMAL DRAWINGS

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

ATTENTION: DRAWING REVIEW BRANCH

Sir

Transmitted herewith are the replacement formal drawings (9 Sheets, Figures 1, 2A, 2B, 3A, 3B, 4A, 4B, 4C and 5) for the above-identified application. The Official Draftsperson is respectfully requested to approve these drawings for entry into the application.

Respectfully submitted,

October 10, 2007 Date

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